

# TRAILBLAZER

ISSUE | December 2016

## CHAMPIONS OF INSURANCE

- ★ **Group CEO's Note**
- ★ **Apollo Star Interview**
- ★ **2016 Think Business Awards**



APOLLO CENTRE  
APOLLO ASSET  
MANAGEMENT





# GROUP CEO NOTE



I was recently awarded the Entrepreneur of the Year Award 2016 at the Annual All Africa Business Leaders Awards (AABLA) in partnership with CNBC Africa.

It was a great honour and privilege and I am extremely grateful to the sponsors AABLA and CNBC Africa for their support and endorsement this award represents. AABLA, now in their sixth year, recognises Africa's bold leaders and change-makers of business in East, West and Southern Africa.

I would like to acknowledge the other nominees in this category - Bimal Kantaria. I was extremely proud to be associated with such a great business man and entrepreneur.

The award belongs to a much larger community of individuals. Truly, this recognition has everything to do with the talented, supportive, creative and intensely passionate people I have surrounded myself with over the years.

I joined Apollo Insurance Company Ltd in 1983 and back then it employed 11 staff, in a small office in Mombasa. Over the last 30 years we have turned it into one of the leading Insurance companies in East Africa and today we employ over 450 staff in the region.

Someone asked me recently 'what does it take to be an entrepreneur?'

Some people believe that there is an entrepreneurship gene - I do not believe this to be true. Most people have the capacity to become a successful entrepreneur - it takes will, hard work, drive, persistence, willingness to fail and most of all you have to believe in yourself and have passion for what you do. My father taught me that from a very young age.

You also have to surround yourself with great people - that you believe in and they must believe in you.

I owe my success to the great team at the Apollo Group.

We held our annual Apollo Group team building day in October at KWS and this year's event was bigger and better than ever before. We had over 450 colleagues attend, which included all the branches and some of our colleagues from Uganda. The day was packed full of fun, challenging and amusing activities.

I am a great believer in team building, as it not only boosts morale of the colleagues but it also encourages better communication, promotes creativity, is motivational and builds trust. It also gives management the opportunity to be seen as a colleague rather than a boss, which can do wonders for employee morale.

Also promoting team building, within the Insurance Industry, the Association of Kenya Insurers (AKI) held their annual Insurance Sports Day in September. The objective of the event is to encourage physical activity among member companies and at the same time provide an environment to informally network and interact. The Apollo team were awarded the overall winners for the fourth year running. I would like to extend my congratulations to all who participated - this truly is a great achievement.

As another year draws to a close and we reflect on what we have achieved over the year I can say we have faced significant challenges and we made significant progress. I thank you for your continued commitment and all that you do to deliver on our purpose - to rewrite the rules of insurance.

While there is much work to do and there may be further challenges ahead, we end 2016 stronger and better able to serve our customers and clients.

The New Year will bring its own mix of successes and challenges, but our direction is clear and we know what we must do. Our job is to continue to focus intently on our customers.

I appreciate all of your great work this year, it is because of you, and because we know we can do so much more for customers and clients than anyone else, that I have such great confidence in our future.

Please enjoy some well deserved rest with family and friends during this holiday season, and let's get right back to it in 2017!

*Ashok Shah*

CEO | Apollo Group





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## TRAILBLAZER

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# CREATE AND PROTECT YOUR WEALTH WITH **APA APOLLO** TODAY





# APA SALES MANAGER'S THE FIRST IN AFRICA TO BE AWARDED THE INSURANCE INDUSTRY'S TOP QUALIFICATION



*(left) Benedicto Makena, APA Life National Sales Manager and (right) James Waweru, APA Insurance, Head of Direct Sales with their LIMRA certificates and (centre) Ashok Shah, Group Chief Executive Officer, Apollo Investments Limited.*

APA Insurance and APA Life, both subsidiaries of Apollo Investments, announced that two of their managers are the first in Africa to have been awarded the Insurance industries, top globally-recognized professional qualification, the Associate Insurance Agency Manager (AIAM).

The designation exclusively awarded by LIMRA, a worldwide research, learning and development organization for the insurance industry, awarded James Waweru and Benedicto Makena the qualification. The AIAM qualification is achieved by undertaking and passing two development programs aimed at enhancing professional skills in sales managers in the life insurance industry.

James Waweru joined APA Insurance in 2008 and is responsible for the countrywide direct sales force. Under his leadership, the sales unit has grown from a small team of five to over 500 sales team who are an integral part of the company's distribution network.

Benedicto Makena has been with APA Life since 2013. He is the APA Life National sales manager and through his leadership, a significant growth in business production from his team has been realized.

"APA Apollo family is proud of James and Benedicto and we congratulate them," said Ashok Shah, Group Chief Executive Officer, Apollo Investments Limited. "The achievement reflects their hard work and dedication and APA Apollo's commitment to developing the professionalism of its sales force in the light of increasing competition in the Kenyan life market."

LIMRA, a worldwide research, learning and development organization, is the trusted source of industry knowledge for over 850 financial services firms. LIMRA provides its members with the latest insight and analysis on retirement, insurance and distributions, helping them develop effective business strategies.

"The training that results in an AIAM award provides managers with skills and disciplines that are so important in creating a professional industry," noted Philip Moore, LIMRA Senior Regional Executive for Kenya. "We are pleased to partner with our members to help their field managers develop. The AIAM designation is a significant achievement and the first step towards achieving the prestigious Certificate of Insurance Agency Management (CIAM), which is the highest professional designation available to sales managers in the life insurance industry."

“  
**The achievement reflects their hard work and dedication and APA Apollo's commitment to developing the professionalism of its sales force**  
”



# MEET OUR VERY OWN ONE-MINUTE SALES PERSON.

## BENEDICTO MAKENA

### How did you feel when you found out about the award?

Well, the first reaction was: Is it real? Has there not been any other in Africa? But then I felt I needed to thank God first for this kind of honor. Then it occurred to me that it was the Lord's doing and as we are always made to understand from our parenting and school, hard work pays.

### Most challenging moment through this journey

I had two trying moments. The first was when I needed to go through a training session but I didn't have the funds. However APA came to my aid and sponsored me. I am grateful to the management for the support I got otherwise I would not have achieved this award.

The second was when I was required to send my project online and the deadline was on 30th June, 2014 by noon. On 29th June, I discovered that I had not worked on one of the critical sessions of the project. I managed to finish by the end of day and planned to send the project the following morning. Sadly the internet was down from morning to about 10.30am and I just managed to send 30 minutes before deadline. The lecturer had indicated that one would not be certified if one never met the deadline.

### Tell us about your first sale

My first customer was a clerk of works officer; whose son I had tutored in Maths. Whereas I did my best in trying to convince him to buy a life policy, I still feel he did so to support me as a result of his son's improved performance. The premium was Kshs 300/- and I was very motivated since it was a check-off case from NCPB and it remained in the books. Then, it didn't matter the size of the sale, what really mattered was that I had made my first sale.

### How do you define Success?

To me this is how much you have impacted on other peoples' lives. The people that lived long ago on this earth and are still remembered are those that impacted on other peoples' lives positively. Hardly do we remember our acquisitions yet we always value the good we did or regret the bad we got associated with.

### What is failure to you?

When I was a young boy, my brother used to tell me that "success is failure turned inside out". My understanding then was that one only needed to see the other side of failure to determine what success is.

To me, failure doesn't define someone. It's an opening to a closed door, a lesson, an opportunity to reflect back and decide which gears to engage to remain afloat.



### Book that has made a lasting impression? Why?

"One Minute Sales Person". It shaped and sharpened my presentation skills. The book advocated for one to concentrate and not waste time by engaging in unnecessary details during sales interviews.

### What is the Phrase you use a lot?

"It's not over until it's over".

### Favorite song right now?

It has been "We are the world" deemed US for Africa produced when Ethiopia had a severe famine by US musicians to raise funds to feed the Ethiopians. Particularly, I like the following lyrics;

"We are the world,  
We are the children,  
We are the ones who make a brighter day,  
So let's start giving.  
It's a choice we are making,  
We are saving our own lives,  
It's true we make a brighter day, just you and me...."

### Any advice for the other business developer out there?

Yes. It is important to know that the process matters. The result comes from the process and one should concentrate a lot on the activity and the input to influence the output. Also one should not give up when things are not working. It is better to use time in looking for a solution other than mourning over a lost opportunity. Equally, networks are key for today's networks will impact on tomorrow's opportunities.



# MEET THE MAN WHO DOES BUSINESS LIKE A ROCKSTAR.

## JAMES WAWERU

### How did you feel when you found out about the award?

This was both exciting and also a moment to reflect on how far God has brought us. At the beginning, not many people believed we could come this far - First in Africa! It was also a moment when you appreciate working for APA who facilitated the course.

### Most challenging moment through this journey

Having to take home loads and loads of homework and the facilitator is waiting for them first thing in the morning - My children kept me company and made sure I finished. Talk of reversed roles

### Tell us about your first sale

My first sale was a business of Kshs 78,302 on 16th April 2003. I will never forget waiting for the commissions only to get a cheque and I didn't even have a bank account - having promised the Land lord to come home that evening with my house rent which was Kshs700 and in three months arrears.

I guess it's what almost all Direct Sales Force go through...But it was a vital stage in life and all of us started from somewhere right?

### How do you define Success?

To me success is holding someone's hand and growing them into something. Recruiting a sales agent from zero and watching them grow into the best in the industry gives me self-satisfaction that no words could express. Having a team believe that they can achieve the goals they set. The decision to be, have and do something out of the ordinary entails facing difficulties and challenges that are out of the ordinary as well. Sometimes your greatest asset is simply your ability to stay with it longer than anyone else.

### What is failure to you?

Failure is just refusing to wake up again, do it all over again. I have never met a person, I don't care what his condition, in whom I could not see possibilities. I don't care how much a man may consider himself a failure, I believe in him, for he can change the thing that is wrong in his life anytime he is prepared and ready to do it. Whenever he developed the desire, he can take away from his life the thing that is defeating it. The capacity for reformation and change lies within.

### Book that has made a lasting impression? Why?

The greatness guide by Robin Sharma - I learnt the four leadership lessons from a wise tailor - Improve, Observe, Connect, Adapt



### What is the Phrase you use a lot?

'You attract what you are in harmony with'

### Favorite song right now?

Wanifanya Ning'are - Christina Shusho

### Any advice for the other business developer out there?

My model for business is The Beatles. They were four guys who kept each other's kind of negative tendencies in check. They balanced each other and the total was greater than the sum of the parts. That's how I see business: great things in business are never done by one person, they're done by a team of people."

### Parting shot

When you chase success, I urge you to stay devoted to elevating the lives you touch and leaving your world better than you found it!



# ENWEALTH FINANCIAL SERVICES LTD INNOVATES HEALTHCARE SOLUTION FOR RETIREES



CEO, Apollo Group (right) presents Dr. Edward Odundo, CEO, Retirement Benefits Authority (centre) the initial Anaya Post-Retirement Health Care Fund membership certificate. The Anaya Post Health Retirement Fund is an innovative savings fund developed by Enwealth Financial Services Ltd, in partnership with APA Insurance and Apollo Asset Management that allows workers to pre-fund their health care insurance for use upon retirement.

Enwealth Financial Services Ltd., a leading, innovative, customer centric, social security financial services firm has partnered with APA

Insurance and Apollo Asset Management to design a savings product that allows workers to pre-fund their health care insurance for use upon retirement.

Enwealth developed the Anaya Post-Retirement Health Care Fund in response to a trend analysis report backed by Retirement Benefits Authority (RBA), which revealed that medical bills are among the key expense items that prove the most challenging for retirees living on a lower income. This is compounded by the increasing health expenditure, which had grown to Kshs 73.2 billion by 2015, while the percentage of admissions for people over 65 stood at 34% in 2013 compared to 25% a decade ago.

In his remarks, the chief guest, Dr. Edward Odundo, CEO Retirement Benefits Authority (RBA) said, “we at RBA are proud to have witnessed Ministry of Finances’ amendment of the law in the 2016/2017 budget to allow workers to start saving for their medical insurance before retiring. This ensures that they

are better prepared to comfortably meet their healthcare needs and access hospitals of their choice for chronic, pre-existing and high risk conditions.”

He added, “I am also proud of Enwealth Financial Services because they joined RBA in lobbying the Government to amend the law from as far back as 2012. The launch of the Anaya Post-Retirement Health Care Fund, marks the beginning of a much needed solution for a growing population of retirees that is often forgotten, but will affect all of us sooner than later.”

With contributions as low as Ksh 2,000 per month, members of the Anaya Post-Retirement Health Care Fund will have access to quality healthcare services from over 200 hospitals locally and abroad. The healthcare Fund will pay for insurance cover for members hence relieving them of the financial burden of bills incurred in the specified hospitals. This will cover all diseases including high-risk pre-existing conditions that are not ordinarily covered by conventional health insurance covers for senior citizens such as cancer, Diabetes, High Blood Pressure, amongst others.

Speaking at the event, Enwealth CEO, Mr. Simon Wafubwa said, “We are excited to pioneer the development of innovative, cost effective social security financial security solutions. At Enwealth, we believe in preparing for a better tomorrow today. Anaya Post-Retirement Health Care Fund is the best option for workers in the market currently as it attracts much better return, guaranteeing growth for a workers’ hard earned income and at the same time cushioning them from a future filled with high medical bills. The product is designed with levels of flexibility e.g. bronze, silver, gold, platinum that allows members choice of benefits class based on affordability and desired level of benefits. The product is open to both cooperates and individuals and anyone above age 18 years.”

## ENWEALTH MINUTIAE

1. This is a savings product that allows workers to pre-fund their health care insurance for use upon retirement.
2. Contributions are as low as Kshs 2000 per month
3. Healthcare Fund will pay for insurance cover for members hence relieving them of the financial burden



Mr. Ashok Shah, CEO, Apollo Group, added, “APA has been Fund Management services whereas APA will provide health insurance solutions at retirement. It is an excellent scheme that is simple, safe and affordable.”

Contributions to the Anaya product will be managed by Apollo Asset management team; members that participate in this product will enjoy optimal returns which make it cheaper in terms of funding for the target benefit. Upon retirement, the money will be utilized to pay for medical premiums for covers offered by APA Insurance.

The event attracted stakeholders from the Pension and Insurance sectors and culminated in Dr. E. Odundo receiving his membership card as the first worker to sign up for the Anaya Post- Retirement Health Care Fund.

#### **APA Life Personal Pension Plan**

Pension funds fulfil an important role in the economy by channeling the current pension savings into investments in financial assets and subsequently transforming these assets into a predictable post-employment income for many around the globe.

Our Personal Pension Plan (PPP) is a retirement benefits scheme that allows individuals to save regularly to build up their retirement income. Personal Pension Plans, also commonly known as IPP, are normally used by self-employed individuals and those on fixed-term employment contracts to build their retirement income.

Whilst individuals look forward to retirement from formal employment, most of them are neither saving enough nor starting to save early enough to fund the lifestyle they desire in retirement. APA Life’s PPP can also be used by employees who are already members of an occupational scheme (employer-owned schemes) to augment their retirement savings.

Our PPP can also be used by individuals who change jobs, and are looking to park their past employment pension contributions whilst they join their new employer’s retirement scheme.

APA’s PPP is tailor-made to allow individuals secure their retirement. By making regular contributions into an interest bearing fund, you build your retirement fund while taking advantage of the tax-deductible benefits on your contributions and your investment income.

Join the APA Life’s Personal Pension Plan today to secure your retirement benefits.

“  
**I am also proud of Enwealth  
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they joined RBA in lobbying the  
Government to amend the law  
from as far back as 2012.**  
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# HEALTH DIGEST: THE ABCS OF CANCER

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DID YOU  
KNOW



Cancer in its most basic sense is the abnormal multiplication of body cells. All cells multiply and replace themselves.

But they multiply up to the tissue or organ's limit and then stop multiplying. In the case of Cancer, the cells continue to multiply on and on and on in uncontrolled fashion in the body's tissues. This causes abnormal growth of the cells and the subsequent tissues and organs. This is the disease we call Cancer. Cancer therefore causes malignant tumours (abnormal growths) and loss of normal body organ function. These abnormal Cancerous cells can spread (what we call Metastasis) to nearby organs or can spread through the blood stream or lymph system to other areas of the body, depending on the type of cancer, severity of disease, the host body's defense (immune) status and many other factors.

Depending on the type of Cancer, the symptoms vary from type of cancer to the other. Usually it starts by damaging the tissues of the place of origin and then spreads to other body parts. Most cancers also cause a host of other general symptoms such as fatigue (easy tiredness), fever, weight loss, anaemia (inadequate blood), pain, body weakness, depression, low moods, shortness of breath, indigestion and can even cause easy infections.

The American Cancer Society has come up with an acronym: CAUTION for helping people identify the symptoms that are likely to be associated with a cancer. If you notice any of these, please see your Doctor at once.

- Change in bowel or bladder habits i.e. constipation/ diarrhoea or Passing urine difficulties.
- A sore or wound on the body which does not heal easily.
- Unusual bleeding or discharge from a body entrance.
- Thickening or lump in the breast or any other part.
- Indigestion or inability to swallow food.
- Obvious change in wart or mole.
- Nagging cough or sore throat.

Globally, more than 12 million people are diagnosed with Cancer every year. Kenya has its share of these. Pre-independence we had very few Cancers. But with increasing affluence and change in our habits of eating, drinking and living, we have inherited what the developed countries have been battling with all the time. It is about time we changed our ways of life and avert or at least control the looming epidemic of Cancers.

Cancers can be classified in many ways. One method is by the body organ they affect or the type of cells that are cancerous. The commonest types of cancers in Kenya are: Stomach, Lung, Colon/Rectal (Lower gut), Breast and Cervical (entry to the womb). Others are Prostate, Skin, Leukemias (cancers of blood cells) and Lymphomas (cancers of the lymphatic system). The causes of these cancers are myriads and offer us a way to prevent them. The associations of the major cancers in Kenya are as follows:

#### Commonest Cancers in Kenya:

1. Stomach - Diet high in animal products and low in plant (fruits, vegetables, grains and legumes) plus Alcohol are identified as culprits.
2. Lung - Tobacco use in all its forms.
3. Breast - Diet (as above), Caffeine, Alcohol, increased weight above your limit gives a 35% risk for cancer.
4. Colo-rectal - High fat animal Diet as above
5. Cervical- Associated with Sexually transmitted infection by a virus called the Human Papilloma Virus.



The treatment of Cancers depend on the type of Cancer, the organs involved, the extent of spread, the nature of the cancer and the person's health status and lifestyle. Typically, the treatment modalities include the following:

- Chemotherapy - powerful medications used to destroy the cancer cells while attempting to preserve the normal body cells in the process.
- Radiotherapy - Use of focused powerful X-rays to shrink the cancer growths (tumours) and/or kill the cancer cells.
- Surgical Therapy - To operate and remove the cancerous tissues and growths in total or partial, depending on the status of the cancer.
- Transplantation/Transfusions - Transfuse blood or blood products to replace the cancerous blood cells. Also destroy the bad blood making bone marrow and transplant it with new disease free marrow.
- Palliation therapy - Easing of symptoms to make someone more comfortable and less ill in cases where the Cancer is not amenable to any of the above treatment modalities, due to its nature, spread or fatal stage of the disease. This is offered when cancers are incurable. Palliative treatments may include surgery (such as colostomy to reduce colon blockage or tracheostomy to help a person breath more easily), medications to ameliorate symptoms, pain treatment, nutritional support (such as enriched high energy liquids and feeding tubes), hospice home based care, family support and spiritual care.

Almost 50% of all cancers can be prevented. To reduce your chances of having cancers, follow the following tips:

1. Engage in Exercise at least 3-5 times a week.
2. Eat a Diet rich in fruits, vegetables, nuts, grains and legumes; but limit the use of animal fat rich foods.
3. Stop tobacco Smoking and avoid your exposure to tobacco smoke of others.
4. Maintain a healthy ideal weight.
5. Limit alcohol consumption; and best if you avoid it altogether.
6. Avoid getting Sexually Transmitted Infections.
7. Reduce Sunlight exposure in light skinned people; more so during the peak sun hours of 11am-4pm.

When was the last time you went for a medical checkup? Maybe it's time to do so. Simply go to the Doctor you normally go to and ask for an annual medical examination. Do not dictate to the doctor what he/she ought to do. Docs often don't like being told by patients what to do. Sorry about this fact, but it's true. They prefer you share your concerns, they ask you questions and then examine you with relevant investigations. That's what their training teaches them to do. So when you see your doctor simply say you are worried about cancer from all the people getting Cancer and ask the Doctor to do a comprehensive medical examination as they see best fit. This will ensure you are examined, evaluated and then the doctor will determine what tests and investigations to do. The best person to do this is your regular doctor (and not the casualty of a hospital) who already knows your history. History is a key component of a cancer evaluation. This will be followed up by examination and relevant investigations.

**Now that's something to think about...**





# COPORATE SOCIAL RESPONSIBILITY

As an insurance company, we provide essential services to the community. We play a role in connecting people with each other, with other communities and key community services. The operation of our services touches on all members of the community with the potential to impact positively on their quality of life. This year, all of our branches and departments have participated in various CSR activities centered on our four key CSR pillars:

1. Sustainable clean water supply to communities
2. Empowering the youth
3. Education and health activities
4. Environment conservation.









# INVEST IN PROSPERITY

Get an Apollo Unit Trust Fund today!





# APA ACQUIRES INNOVATIVE GENERAL INSURANCE SYSTEM



APA Insurance, a subsidiary of Apollo Investments, has selected Turnkey Africa's TurnQuest General Insurance Suite as the primary insurance software for its General Insurance division - signing the agreement (left to right) Apollo Group CEO, Ashok Shah with Kizito Makatiani, CEO of Turnkey Africa.

APA Insurance, a subsidiary of Apollo Investments, announced that it has selected Turnkey Africa's TurnQuest General Insurance Suite as the primary insurance software for its General Insurance division. TurnQuest provides a modern environment with increased automation and greater effectiveness for servicing APA's clients and brokers.

Speaking during the signing of the partnership, Apollo Group CEO, Ashok Shah said that the purchase of the general insurance system will further enhance the firm's efficiency and competitiveness by leveraging on modern and innovative technology solutions.

"This new innovative system will open a new exciting chapter for our General Insurance Business," said Mr. Shah. "In addition to being flexible and user friendly, it is also a fully integrated end-to-end system. Besides the usual modules for an insurance system it will include portals for clients, intermediaries, claims intimidation, and an upgraded Customer Relationship Management. Technology bears huge opportunity to enable us to improve effectiveness and efficiency, hence productivity as we seek to meet all our Customer needs in a timely manner."

"Our General insurance business is geared to meet the ever changing needs of customers and we are looking at leveraging on this technology to ensure that APA Apollo is positioned to acquire and retain clients," Mr Shah added.

APA Insurance underwrites General Insurance risks such as Fire, Marine, Aviation, Personal Accident, Motor, Liability, Agriculture, Property, and Micro Insurance. The General Insurance is an important business line for APA, contributing 90 per cent of the group business.

The CEO of Turnkey Africa, Kizito Makatiani, said that TurnQuest will differentiate APA from its competitors by enabling it to capitalize on new market opportunities while meeting constantly changing customer demands.

"The insurance market is dynamic. It requires an integrated system that seizes opportunities while addressing evolving challenges. We are honored to be a partner of choice for APA as they embark on their transformation journey. Our focus, on providing insurers like APA with robust, flexible products, is designed to enable them to respond to a rapidly changing market dynamic and new opportunities through agility, innovation and speed to market capabilities. We look forward to a successful partnership with APA," said Mr. Makatiani.

“**The insurance market is dynamic. It requires an integrated system that seizes opportunities while addressing evolving challenges**”



# PICTURE SPEAK

## Think Business Awards



Left to right - APA's Grace Kabue head of claims and legal, Danile Mugo Finance manager APA Life and Jane Kirago receives the top award for the judge's choice Most Improved General Insurer at the 2015 Annual Insurance Awards by Think Business. This year's awards also saw APA scooping the first runners up - General Insurer of the year and second runner's up- Marketing Initiative of the year.



Left to right - APA's Joyce Muiruri, Brand and Communications person, Jackie Tonui Head of Corporate Communications, and Ashok Shah, The Apollo Group CEO, receive the top award for the Social Responsible Company of the Year. Presenting the award is Mr David Mugun from the panel of judges.

## Family Business



APA Apollo, in conjunction with the Association of Family Business Enterprises, recently hosted Professor Parimal Merchant, Director, Global Family Management Business Program SP join School of Global Management, India. Members of the association and APA clients received a very interesting talk on Family Managed Businesses - Opportunities and Challenges. The Professor was in Nairobi to give a series of talks on improving the relationships among family who run their businesses on a day to day basis.

## Play



Left to Right - Legendary actor Anupam Kher and Ashok Shah before the screening of his legendary play "Mera who matlab nahi tha" at the Oshwal Centre.



# ALL AFRICA BUSINESS LEADERS AWARDS



The All Africa Business Leaders Awards (AABLA™) in partnership with CNBC Africa honour remarkable leadership and salute game changers of business on the continent for their continuing commitment to excellence, developing best practices and innovative strategies.

The AABLA distinguish and honour leaders who have contributed and shaped the African economy, and are visionaries behind today's outstanding businesses.

Winners of the Awards exemplify the best in African leadership. They epitomize the core values of a successful leader, strength, innovation, ingenuity, knowledge and foresight - values that are imperative to carving out powerful business in a Pan-African and global economy.

The winners of the East African round of the 2016 All Africa Business Leaders Awards in Partnership with CNBC Africa (AABLA) were announced at the Kigali Convention Centre (KCC) during an elegant ceremony in Kigali, Rwanda in September.

Identifying game-changing business leaders in a variety of categories, the 2016 All Africa Business Leaders Awards in

Partnership with CNBC Africa recognise the diversity of the African business landscape, and the Kigali leg celebrated those who have forged and helped shape the East African business world.

The event saw close to 200 guests fill the main auditorium of the KCC to recognise and celebrate business excellence in the region. Guest of honour, Rwandan Finance Minister Claver Gatete, gave the keynote address in the presence of His Royal Highness (HRH) Kgosì Nyalala Pilane of Bakgatla Ba Kgafela, Ambassadors and captain's of industry.

Our very own Group CEO, Ashok Shah was named as Entrepreneur of the Year - East Africa at the colorful ceremony.

On the win, Ashok commented "Some people believe that there is an entrepreneurship gene - I do not believe this to be true. Most people have the capacity to become a successful entrepreneur - it takes will, hard work, drive, persistence, willingness to fail and most of all you have believe in yourself and have passion for what you do. My father taught me that from a very young age.

You also have to surround yourself with great people - that you believe in and they must believe in you.

I owe my success to the great team at the Apollo Group."

Congratulations Ashok!

“  
Some people believe  
that there is an  
entrepreneurship gene  
- I do not believe this  
to be true  
”



# TEAM BUILDING

It was a sunny day on 8th October at the KWS Club house. APA Apollo staff showed up in their bright colors at 6am looking bright eyed and excited. The Challengers in their red, Pioneers in their blue, Yellow Problem Solvers, Grey Trailblazers and Pioneer team in Beige were looking all decked out full of energy.

After getting a brief from Ali Mazoa, our facilitator for the day, the team captains led their teams into the battlefield with their flags flying high!

A full day of fun, games, good food ensued and by the end of the day, we were all exhausted. The challengers took home the coveted winners' cup and the after party kicked off with a surprise performance from Nameless. He was Electric to say nothing less!

It was an awesome day filled with a lot of fun and cheer. We got to know each other better and the greater spirit of Apollo was alive!

Enjoy the pictures in this spread









# CURE ALL DISEASES IN OUR LIFE TIME?

Mark Zuckerberg, the founder of Facebook, visited Kenya recently without much fanfare or media publicity. He was primarily in the country, according to his Facebook page, to “learn more about mobile money, where Kenya is the world leader.”

His Africa trip was shortly followed by a worldwide announcement by him and his wife, Priscilla Chan, that they have pledged \$3bn over the next decade to efforts to prevent, cure or manage disease, aiming to use the Facebook founder’s fortune for innovative research.

“This is a big goal,” Zuckerberg said at a San Francisco event on Wednesday 21 September 2016, announcing the effort of the Chan Zuckerberg Initiative established by the couple. “But we spent the last few years speaking with experts who think it is possible, so we dug in.”

They pledged to donate 99% of their Facebook holdings or some \$45 billion to “advance human potential and promote equality.”

Their goal is to cure all disease, or at least turn catastrophic illnesses from terminal to manageable.

The first investment being made, as part of what the Zuckerbergs hoped would become a “collective” effort, will be the creation of a bio-hub in San Francisco where researchers, scientists and others will work to build tools to better study and understand diseases.

It is very tempting to dismiss the Chan Zuckerberg Initiative as impossible but the best part of a century is a long time in medicine. Most babies born in 1900 did not live to see the age of 50. Medicine has not been the only reason for the dramatic rise in life expectancy since, but it was a crucial factor.

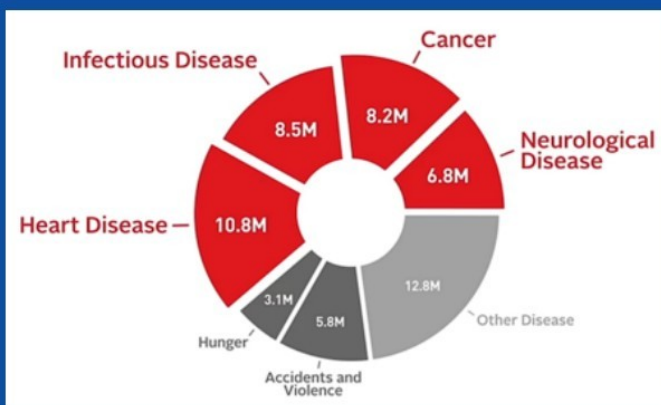
Zuckerberg is not the first to help the world - Bill Gates wants to eradicate malaria, Elon Musk wants a Mars colony and Richard Branson want’s us to become Space Tourists by 2020. How better to leave your mark higher on the wall than to make every human disease obsolete within your child’s lifetime? Or at least find a way to manage awful conditions, so they no longer mar people’s lives?

Ambitious goals are precisely what are needed. We have to face the challenge of improving human health worldwide.

As Chan and Zuckerberg state, four types of diseases cause most

of the deaths in the world: heart disease, cancer, neurological diseases and infectious diseases. The research kicked off by the initiative will focus on the basic science underlying them. The rationale is sound: it takes fundamental breakthroughs to make a real difference in medicine.

I look forward to a diseases free world in our life time.



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# INVEST IN THEIR DREAMS

Get an **Elimu Cover** for your child today!





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Your beliefs become your thoughts,  
Your thoughts become your words,  
Your words become your actions,  
Your actions become your habits,  
Your habits become your values,  
Your values become your destiny.

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”

Mahatma Gandhi



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